

WHAT IS CLAIMED IS:

- 1 ~~1.~~ A service provider for administering a plurality
2 of accounts for a client, comprising:
3 a) a computer, having a processor, a data storage
4 medium, and a network port;
5 b) the storage medium configured to store the clients'
6 personal information, account information, and
7 transactional information;
8 c) the processor configured to:
9 1) create a database of client information including
10 the client's personal information, account
11 information corresponding to a plurality of
12 accounts associated with the client, and
13 transactional information corresponding to a
14 plurality of transactions conducted by the
15 client;
16 2) designate as confidential a predetermined first
17 portion of the database client information;
18 3) designate as non-confidential a predetermined
19 second portion of the database of client
20 information non-confidential;
21 4) provide the client with access to the first and
22 second portions of the database of client
23 information via the network port.
- 1 2. The transaction service provider of claim 1,
2 wherein:
3 a) the storage medium is further configured to store
4 information corresponding to a plurality of vendors;
5 and
6 b) the processor is further configured to:
7 1) create a database of vendor information;
8 2) receive a transaction request from a client;
9 3) analyze information in the database of vendor
10 information;

11 4) analyze information in the database of client
12 information;
13 5) provide a suggested transaction to the client
14 based on the information in the database of
15 vendor information and the database of client
16 information.

1 3. The transaction service provider of claim 2,
2 wherein:

3 a) the processor is further configured to:
4 1) establish communication with a vendor via the
5 network port;
6 2) disclose information from the predetermined
7 second portion of the database of client
8 information to the vendor;
9 3) receive information from the vendor;
10 4) provide information received from the vendor to
11 the client.

1 4. The transaction service provider of claim 1,
2 wherein:

3 a) the processor is further configured to:
4 1) establish a communications with a service
5 institution via the network port;
6 2) receive transactional information corresponding
7 to the client from the service institution;
8 3) add the transactional information received from
9 the service institution to the database of client
10 information.

1 5. The transaction service provider of claim 1,
2 wherein:

3 a) the processor is further configured to:
4 1) establish communication with the client via the
5 network port;

- 6 2) receive information from the client; and
7 3) add the information received from the client to
8 the database of client information.

1 6. The transaction service provider of claim 5,
2 wherein the information received from the client includes
3 transaction information.

1 7. The transaction service provider of claim 5,
2 wherein the information received from the client includes
3 personal information.

1 8. The transaction service provider of claim 5,
2 wherein the information received from the client includes
3 account information.

1 9. The transaction service provider of claim 5,
2 wherein the information received from the client includes
3 promotional information.

1 10. The transaction service provider of claim 5,
2 wherein the processor is further configured to establish
3 communication with an electronic transaction device and
4 transactional information is received from the electronic
5 transaction device.

1 11. The transaction service provider of claim 1,
2 wherein:

- 3 a) the processor is further configured to:
4 1) establish communications with a service
5 institution via the network port;
6 2) receive information corresponding to the client
7 from the service institution;

8 3) add the information received from the service
9 institution to the database of client
10 information;
11 4) establish communication with the client via the
12 network port;
13 5) receive information from the client;
14 6) add the information received from the client to
15 the database of client information; and
16 7) reconcile the information received from the
17 service institution with the information received
18 from the client.

1 12. A method for using an electronic transaction
2 device with a transaction service provider, comprising:
3 registering the electronic transaction device with the
4 transaction service provider;
5 registering a plurality of accounts corresponding to a
6 plurality of service institutions;
7 providing a data connection between the electronic
8 transaction device and the transaction service provider;
9 creating a database of client information including
10 personal information, account information, and
11 transactional information; and
12 storing account information for a plurality of service
13 institutions in the database of client information.

1 13. The method of claim 12, wherein the step of
2 registering the electronic transaction device with the
3 transaction service provider further comprises the steps
4 of:
5 registering a client associated with the electronic
6 transaction device with the transaction service provider;
7 collecting and storing personal information from the
8 client in the database of client information;
9 archiving a password corresponding to the client; and

10 archiving the personal information stored on the
11 electronic transaction device in the database of client
12 information.

1 14. The method of claim 12, wherein the step of
2 registering a plurality of accounts corresponding to a
3 plurality of service institutions further comprises the
4 steps of:
5 storing account information in the database of client
6 information;
7 storing transactional information; and
8 reconciling transactional information received from
9 the electronic transaction device with transactional
10 information received from the plurality of service
11 institutions.

1 15. The method of claim 12, further comprising the
2 steps of providing access to a database of client
3 information to the client and analyzing transactional
4 information in the database of client information for a
5 plurality of accounts.

1 16. The method of claim 12, further comprising the
2 steps of:
3 designating a portion of the client database non-
4 confidential;
5 analyzing the portion of the client database
6 designated as non-confidential for preferences and
7 patterns; and
8 providing analyzed transactional information to a
9 plurality of vendors.

1 17. The method of claim 12, further comprising the
2 step of downloading promotional information to the

3 electronic transaction device from the transaction service
4 provider.

1 18. The method of claim 17, wherein the step of
2 downloading promotional information further comprises
3 assembling promotional information from a plurality of
4 vendors.

1 19. The method of claim 12, wherein the electronic
2 transaction device is a universal electronic transaction
3 card.

1 20. A system for using an electronic transaction
2 device having access to a network and a plurality of point
3 of sale terminals, the electronic transaction device
4 associated with a client and a plurality of service
5 institution accounts, the system comprising:

- 6 a) a plurality of service institutions coupled to a
7 network, each service institution further coupled to
8 the plurality of point of sale terminals.
- 9 b) a transaction service provider having a storage
10 medium configured to store database of client
11 information, including personal information,
12 account information, and transactional information
13 associated with the client;
- 14 c) a network port configured to communicate with a
15 plurality of electronic transaction devices and with
16 a plurality of service institutions; and
- 17 d) a processor, configured to:
- 18 1) receive transactional information from the
19 electronic transaction device associated with the
20 client via the network port;
- 21 2) store transactional information received from the
22 electronic transaction device associated with the
23 client in the database of client information;

- 24 3) receive transactional information associated with
25 the client from the plurality of service
26 institutions via the network port; and
27 4) store the transactional information received from
28 the plurality of service institutions in the
29 database of client information.

1 21. The system of claim 20, wherein the processor of
2 the transaction service provider is further configured to
3 reconcile transactional information received from the
4 electronic transaction device with transactional
5 information received from the plurality of service
6 institutions.

1 22. A system for conducting and reconciling
2 electronic transactions, comprising:
3 a plurality of electronic transaction devices, each
4 electronic transaction device having access to a network;
5 a transaction service provider coupled to the network;
6 a plurality of service institutions coupled to the
7 electronic transaction device service provider;
8 a plurality of point of sale terminals coupled to the
9 plurality of service institutions, wherein each point of
10 sale terminal provides access to the plurality of
11 electronic transaction devices.

1 23. The system of claim 22, wherein the plurality of
2 electronic transaction devices includes a plurality of
3 universal electronic transaction cards.

1 24. The system of claim 22, wherein the plurality of
2 electronic transaction devices includes a plurality of hand
3 held computers programmed to conduct electronic
4 transactions.

1 25. The system of claim 22, wherein the point of sale
2 terminals provide access to the plurality of electronic
3 transaction devices by infra-red communication.

1 26. The system of claim 22, wherein the point of sale
2 terminals provide access to the plurality of electronic
3 transaction devices by radio frequency wireless
4 communication.

1 27. The system of claim 22, wherein the point of sale
2 terminals provide access to the plurality of electronic
3 transaction devices by metallic contact communication.

1 28. The system of claim 22, wherein the point of sale
2 terminals provide access to the plurality of electronic
3 transaction devices by bar code communication.

1 29. A method for conducting and reconciling an
2 electronic transaction with an electronic transaction
3 device, an electronic transaction device service provider,
4 a service institution, and a point of sale terminal,
5 comprising:
6 conducting an electronic transaction at the point of
7 sale terminal with the electronic transaction device;
8 storing transactional information on the electronic
9 transaction device;
10 transmitting transactional information from the point
11 of sale terminal to the service institution;
12 transmitting transactional information stored on the
13 electronic transaction device to the electronic transaction
14 device service provider;
15 coupling the electronic transaction device service
16 provider with the service institution;

17 comparing transactional information transmitted to the
18 electronic transaction device service provider with the
19 transactional information transmitted to the service
20 institution.

1 30. The method of claim 29, wherein the step of
2 conducting an electronic transaction further comprises
3 conducting a plurality of electronic transactions.

1 31. The method of claim 29, wherein the step of
2 transmitting transactional information from the point of
3 sale terminal to the service institution further comprises
4 transmitting transactional information from a plurality of
5 point of sale terminals to a plurality of service
6 institutions.

1 32. The method of claim 29, wherein the step of
2 coupling the electronic transaction device service provider
3 with the service institution further comprises coupling the
4 electronic transaction device service provider with a
5 plurality of service institutions.

1 33. The method of claim 29, wherein the step of
2 comparing the transactional information transmitted to the
3 electronic transaction device service provider with the
4 transactional information transmitted to the service
5 institution further comprises comparing the transactional
6 information transmitted to the electronic transaction
7 device service provider with the transactional information
8 transmitted to a plurality of service institutions.

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